



UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the registered holders of Bear Stearns Asset Backed Securities I Trust 2004-FR3, Asset-Backed Certificates, Series 2004-FR3

In Re:

Awni M. Elias, Fahed Kataw,

Debtors.

Order Filed on June 25, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-19833 VFP

Adv. No.:

Hearing Date: 5/2/19 @ 10:00 a.m.

Judge: Vincent F. Papalia

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: June 25, 2019

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Awni M. Elias, Fahed Kataw

Case No: 18-19833 VFP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the registered holders of Bear Stearns Asset Backed Securities I Trust 2004-FR3, Asset-Backed Certificates, Series 2004-FR3, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 23 Barbour Street, Haledon, NJ, 07508, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 5, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2019 through June 2019 with \$678.67 in suspense for a total post-petition default of \$10,136.68 (5 @ \$2,163.07 less suspense balance of \$678.67)

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$10,136.68 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to resume the LMP payments July 1, 2019; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event loss mitigation is unsuccessful, Debtor is responsible for the difference between the loss mitigation payment and the regular payment for the all post-petition months; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the loss mitigation payments (or regular monthly mortgage payments upon expiration of the Loss Mitigation Program) are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Awni M. Elias, Fahed Kataw

Case No: 18-19833 VFP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Awni M Elias
 Nahieh Elias
 Debtors

Case No. 18-19833-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Jun 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2019.

db/jdb +Awni M Elias, Nahieh Elias, 23 Barbour St, Haledon, NJ 07508-1448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, et al. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Kevin Gordon McDonald on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, et al. kmcnald@kmllawgroup.com, bkgroup@kmllawgroup.com
 Marie-Ann Greenberg magecf@magrtrustee.com
 Melissa N. Licker on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the registered holders of Bear Stearns Asset Backed Securities I Trust 2004-F NJ_ECF_Notices@mccalla.com
 Phillip Andrew Raymond on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the registered holders of Bear Stearns Asset Backed Securities I Trust 2004-F phillip.raymond@mccalla.com
 Phillip Andrew Raymond on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the registered holders of B phillip.raymond@mccalla.com
 Phillip Andrew Raymond on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, as trustee, phillip.raymond@mccalla.com
 Russell L. Low on behalf of Debtor Awni M Elias rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com
 Russell L. Low on behalf of Joint Debtor Nahieh Elias rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 10